

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Marc D. Baxter
DebtorCase No. 17-15136-mdc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett
Form ID: 318Page 1 of 2
Total Noticed: 48

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db
13959305 Marc D. Baxter, 1840 73rd Avenue, Philadelphia, PA 19126-1513
ADT Alarm, a/k/a,, ADT Security Services, Inc., 3190 So. Vaughn Way, Suite 150,
Aurora, CO 80014-3537

13959304 Abington Memorial Hospital, Patient Billing, 1200 Old York Road, Abington, PA 19001-3720
13959307 +Allstate Insurance Company, Customer Service, 2775 Sanders Road,
Northbrook, IL 60062-6110

13959309 Arcadia Financial, Ltd., Bankruptcy Department, P.O. Box 1472,
Minneapolis, MN 55440-1472

13959312 +BMW Bank of North America, 2735 East Parleys Way, Salt Lake City, UT 84109-1666
14286952 +Citibank, N.A., 6716 Grade Lane Building 9, Suite 910-PY Dept., Louisville, KY 40213-3410
13959313 +Citizens Bank, Bankruptcy Department/RJE135, 480 Jefferson Blvd, Warwick, RI 02886-1359
13959315 Comcast, Bankruptcy Department, 11400 Northeast Avenue, Philadelphia, PA 19116-3445
13959316 Deutsche Bank National Trust Co., Bankruptcy Unit, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493

13959317 Fay Servicing, LLC, P.O. Box 809441, Chicago, IL 60680-9441
13982206 +Gary F. Seitz, Sequestrator, Gellert, Scali, Busenkell & Brown LLC, 601 Walnut Street,
Suite 750 West, Philadelphia, PA 19106-3314

13959320 JPMorgan Chase Mortgage Corp., Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774

14026776 +PROF-2013-S3 Legal Title Trust IV, by ET.AL., FAY SERVICING, LLC,
440 S. LASALLE ST., 20TH FLOOR, CHICAGO, IL 60605-1028

13959322 #+Penn Credit Corp., 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
13959324 Pennsylvania State Collection, and Disbursement Unit, ACS State & Local Solutions, Inc.,
P.O. Box 69112, Harrisburg, PA 17106-9112

13959326 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
13959327 +Philadelphia Gas Works, Bankruptcy Unit, P.O. Box 3500, 800 W. Montgomery Ave, 3rd Flr,
Philadelphia, PA 19122-2806

13959330 Philadelphia Municipal Court, Traffic/Administrative Judge,
800 Spring Garden Str., Rm 2nd FL, Philadelphia, PA 19123-2690

14031218 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585
13959333 #U.S. Bank, N.A., Bankruptcy Dept., 17500 Rockside Road, Bedford, OH 44146-2099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QLEFELDMAN.COM Apr 18 2019 06:53:00 LYNN E. FELDMAN, Feldman Law Offices PC,
221 N. Cedar Crest Blvd., Allentown, PA 18104-4603

smg E-mail/Text: megan.harper@phila.gov Apr 18 2019 03:03:16 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 18 2019 03:03:05 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13959306 +EDI: MERRICKBANK.COM Apr 18 2019 06:53:00 Advanta Bank Corp., P.O. Box 30715,
Salt Lake City, UT 84130-0715

14007657 EDI: MERRICKBANK.COM Apr 18 2019 06:53:00 Advanta Bank Corporation,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

13959308 EDI: AMEREXPR.COM Apr 18 2019 06:53:00 American Express, Bankruptcy Department,
P.O. Box 981535, El Paso, TX 79998-1535

14013232 EDI: BECKLEE.COM Apr 18 2019 06:53:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701

13959311 EDI: BANKAMER.COM Apr 18 2019 06:53:00 BAC Home Loans Servicing, LP,
Bankruptcy Department, SV-314B, P.O. Box 5170, Simi Valley, CA 93062-5170

13959310 EDI: BANKAMER2.COM Apr 18 2019 06:53:00 Bank of America, N.A., Corporate Center,
100 No. Tryon Street, Suite 220, Charlotte, NC 28202-4031

14037883 E-mail/Text: megan.harper@phila.gov Apr 18 2019 03:03:15 City of Philadelphia,
Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
Philadelphia, PA 19102-1595

14016561 +EDI: CITICORP.COM Apr 18 2019 06:53:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493

13959314 E-mail/Text: bankruptcydept@wyn.com Apr 18 2019 03:03:06 Club Wyndham,
Wyndham Vacation Resorts, 6277 Sea Harbor Drive, Orlando, FL 32821-8043

13959318 EDI: IRS.COM Apr 18 2019 06:53:00 Internal Revenue Service, Bankruptcy Division,
P.O. Box 7346, Philadelphia, PA 19101-7346

13959319 EDI: CHASE.COM Apr 18 2019 06:53:00 JPMorgan Chase & Co, Bankruptcy Department,
200 White Clay Center Drive, Newark, DE 19711-5466

13959321 Fax: 407-737-5634 Apr 18 2019 03:58:04 Ocwen Loan Servicing, LLC, Bankruptcy Department,
1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

13959325 E-mail/Text: bankruptcygroup@peco-energy.com Apr 18 2019 03:02:31 PECO Energy Co.,
Bankruptcy Group, 2301 Market Street # N3-2, Philadelphia, PA 19103-1338

13959323 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2019 03:02:48
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0496

13959328 +E-mail/Text: megan.harper@phila.gov Apr 18 2019 03:03:15 Philadelphia Law Department,
Bankruptcy Unit, Municipal Services Bldg, 1401 JFK Blvd, Room 508,
Philadelphia, PA 19102-1617

District/off: 0313-2

User: Antoinett
Form ID: 318

Page 2 of 2
Total Noticed: 48

Date Rcvd: Apr 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13959329 E-mail/Text: bankruptcy@philapark.org Apr 18 2019 03:03:27 Philadelphia Parking Authority,
Office of Chief Counsel, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
13959331 EDI: TDBANKNORTH.COM Apr 18 2019 06:53:00 TD Bank, N.A., Bankruptcy Department,
1701 Rt. 70 East, Suite 200, Cherry Hill, NJ 08034-2335
14026700 EDI: TDBANKNORTH.COM Apr 18 2019 06:53:00 TD Bank, N.A.,
c/o Schiller Knapp Lefkowitz & Hertzels L, 70 Gray Road, Falmouth, ME 04105
13959332 EDI: TDBANKNORTH.COM Apr 18 2019 06:53:00 TD Banknorth Mortgage, Bankruptcy Department,
P.O. Box 9547, Portland, ME 04112-9547
13997730 EDI: AIS.COM Apr 18 2019 06:53:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
13959334 EDI: VERIZONCOMB.COM Apr 18 2019 06:53:00 Verizon Communications, Bankruptcy Department,
P.O. Box 4846, Trenton, NJ 08650-4846
13959335 +EDI: WFFC.COM Apr 18 2019 06:53:00 Wells Fargo Bank, N.A.,
Wells Fargo Home Mortgage, Inc., Bankruptcy Department, MAC N0005-083,
800 Walnut Street, Des Moines, IA 50309-3605
13990436 EDI: WFFC.COM Apr 18 2019 06:53:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A,
Des Moines, IA 50328-0001
13959336 EDI: WFFC.COM Apr 18 2019 06:53:00 Wells Fargo Card Services, Bankruptcy Department,
1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13968875* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

ADAM BRADLEY HALL on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
JOSHUA DOMER on behalf of Creditor CITY OF PHILADELPHIA joshua.domer@phila.gov,
karena.blaylock@phila.gov
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
KEVIN G. MCDONALD on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank
National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
KEVIN M. BUTTERY on behalf of Creditor U.S. Bank National Association, as Legal Title Trustee,
et als. kbuttery@rascrane.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
MARK D. PFEIFFER on behalf of Creditor Origen Capital Investments II, LLC
mark.pfeiffer@bipc.com, donna.curcio@bipc.com
MARTIN A. MOONEY on behalf of Creditor TD Bank, N.A., successor in interest to Commerce Bank,
N.A. ahighlight@schillerknapp.com,
ahight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknapp.com
MATTEO SAMUEL WEINER on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank
National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
MEGAN N. HARPER on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov,
karena.blaylock@phila.gov
RONALD G. MCNEIL on behalf of Debtor Marc D. Baxter r.mcneill@verizon.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:Debtor 1 **Marc D. Baxter**Social Security number or ITIN **xxx-xx-5966**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **17-15136-mdc****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marc D. Baxter
 dba Baxter Estate, LLC, dba Empowerment
 Unlimited, LLC

4/17/19

By the court: Magdeline D. Coleman
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.